



**STATE OF NEW HAMPSHIRE**  
**DEPARTMENT OF HEALTH AND HUMAN SERVICES**  
**DIVISION OF PUBLIC HEALTH SERVICES**



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## **New Hampshire State Loan Repayment Program**

The New Hampshire State Loan Repayment Program (SLRP) was established by the Department of Health and Human Services (DHHS), Division of Public Health Services under the provision of Chapter 410, Laws of NH 1994. The Rural Health & Primary Care Section administers the loan repayment program for New Hampshire. The SLRP helps to address health professional workforce shortages that may cause disparities in access to health care. The goal is to increase the number of primary health care providers serving in the state's health professional shortages areas (HPSAs, MHPSAs, DHPSAs), medically underserved areas (MUAs), and medically underserved population areas (MUPs).

The State Loan Repayment Program offers licensed health professionals an opportunity to work in medically underserved areas and to receive partial payment toward their educational loans in exchange for their commitment to serving the uninsured, underinsured, Medicaid, and Medicare populations in New Hampshire. It is important to note, however, that any provider not completing his/her loan service requirement may be obligated to repay all the loan value paid under the program with a risk of penalties if obligations of repayment are not met in a satisfactory manner. Memoranda of Agreement (MOA) and the loan repayment contract will reflect that obligation if you are accepted into the program.

### **Eligibility Requirements**

Licensed healthcare professionals in the following fields are eligible to apply for loan repayment contracts under the SLRP:

- MDs:**
- Family medicine
  - Internal medicine
  - Pediatrics
  - Obstetrics/gynecology
  - General psychiatry

General practitioners who have not completed their residency training programs are not eligible for the SLRP.

- DOs:** - Doctors of Osteopathic Medicine  
**DDs:** - General Practice Dentists (DDS. or DMD)  
**CPs:** - Clinical or Counseling Psychologists (PhD or equivalent)  
**PAs:** - Primary Care Physician Assistants  
**RDHs:** - Registered Clinical Dental Hygienists  
**CNPs:** - Primary Care Certified Nurse Practitioners  
**CNMs:** - Certified Nurse Midwives  
**CSWs:** - Licensed Clinical Social Workers (MA or PhD)  
**PNSs:** - Psychiatric Nurse Specialists  
**MHCs:** - Mental Health Counselors  
**LPCs:** - Licensed Professional Counselors (MA or PhD)  
**MFTs:** - Marriage and Family Therapists (MA or PhD)

An Applicant must:

- Be a citizen or national of the United States.
- Hold a current and unrestricted New Hampshire License/Certification appropriate to their specialty or field of practice.
- Be employed in clinical practice at a public or non-profit private clinic located in either a HPSA, MHPSA, DHPSA or MUA/ MUP designated area in New Hampshire. The federal Bureau of Health Professions lists current shortage areas at: <http://bhpr.hrsa.gov/shortage/>
- Provide medical services to all patients regardless of their ability to pay. In addition, the SLRP provider must offer a sliding discount-to-fee schedule based on current [Federal Poverty Guidelines](#), accept Medicaid and Medicare assignments, and provide free care when medically necessary.
- Be willing to commit to a three-year contract (full-time employee) or a two-year contract (part-time employee) with the State of New Hampshire to work in a federally designated medically underserved area.
- Not have breached a prior service obligation, even if the obligation was subsequently fulfilled, to the federal, state or local government.
- Not have a judgment lien against your property for a debt to the United States. Debtors with judgment liens for Federal debts are ineligible to receive Federal financial assistance.
- Not have any Federal debt written off as not collectible or any Federal service or payment obligation waived.
- Not have an outstanding contractual obligation for health professional service to the Federal Government (e.g. an active military obligation, SLRP, National Health Service Corps, Nursing Scholarship program).
- *Must agree to repay the State for breach of service, if loan repayment contract terms aren't fulfilled.* Each health care provider entering into any SLRP contract agrees to complete a service obligation that runs the length of the contract. This is a legal responsibility and should not be taken lightly. Health care providers should carefully read the contract before signing it. Providers who do not complete their service obligations or fail to meet any of the contractual service requirements may face significant default provisions as described in the contract. For this reason, healthcare providers should intend to remain at the eligible practice site for the term of the contract.
- Meet the minimum practice requirements described below to be eligible for the program.

Locating eligible employment is the responsibility of the healthcare provider. The provider should confirm program eligibility of the proposed work site before entering into employment agreements if they wish to be considered for the program. The following organizations frequently list employment opportunities in SLRP-eligible sites in New Hampshire: Bi-State Recruitment Center, 1-800-203-0234, <http://www.bistatepca.org/Programs/NHVTRC/Recruitment%20Center.htm> or [3R Net](#).

### **Loan Repayment Amounts**

Loan repayment contracts are available to full-time or part-time health care providers. “Full-time clinical practice” is defined as a minimum of 40 hours per week of patient care at an approved service site, no less than 4 days per week, with no more than 8 hours per week devoted to practice-related administrative activities. “Part-time clinical practice” is defined as a minimum of 20 hours per week of direct patient care at an approved service site, no less than 2 days per week, with no more than 4 hours per week devoted to practice-related administrative activities. The practice must include hospital treatment coverage appropriate to the needs of the approved service site’s patients and to ensure continuity of care. “On call status” will not count toward the direct patient care hours. Full-time providers may enter up to a three-year contract commitment with an opportunity for up to a two-year extension while part-time providers may enter up to a two-year contract commitment with a maximum of one-year extension.

In no case will a loan repayment equal more than the participant's outstanding loan indebtedness. Additionally, a participant is not allowed loan repayment for any professional service performed prior to the effective date of the contract. These funds are to be used solely for educational loan pay down.

Type of Health Professional	First-Year Contract	Second-Year Contract	Third-Year Contract	Contract Extensions
<b>Full-time Healthcare Providers (minimum 32 hrs direct patient care)</b>				
Primary Care Physicians, Dentists, Psychiatrists	\$30K	\$25K	\$20K	\$20K per year for up to 2 years
Physician Assistants, Nurse Practitioners, Nurse Midwives, Dental Hygienists, Clinical Psychologists, Licensed Clinical Social Workers, Psychiatric Nurse Specialists, Mental Health Counselors, Licensed Professional Counselors, Marriage and Family Therapists	\$20K	\$15K	\$10K	\$10K per year for up to 2 years
<b>Part-time Healthcare Providers (minimum 20 hrs direct patient care)</b>				
Primary Care Physicians, Dentists, Psychiatrists	\$15K	\$12.5K	N/A	\$10K per year for one year
Physician Assistants, Nurse Practitioners, Nurse Midwives, Dental Hygienists, Clinical Psychologists, Licensed Clinical Social Workers, Psychiatric Nurse Specialists, Mental Health Counselors, Licensed Professional Counselors, Marriage and Family Therapists	\$10K	\$7.5K	N/A	\$5K per year for one year

*Actual award amounts may differ from the above guidelines depending on the availability of state and matching funds and the amount of provider indebtedness.*

### **Funding Restrictions and Matching Fund Requirements**

There are two types of funding streams for State Loan Repayment Programs: federal funding through the HRSA Bureau of Health Professions, and State General Funds. Federal funding can only be used for full-time professionals practicing in Health Professional Shortage Areas and a dollar for dollar match of non-federal money is required. A State may not use any other Federal funds or in-kind contributions to satisfy the non-Federal match requirement. In addition, a state must verify that contributions from sources other than State appropriated funds are non-Federal. As of September 1, 2007, the State of New Hampshire Loan Repayment Program is funded through state funds only.

Although the New Hampshire General Fund dollars for the State Loan Repayment Program are designed to allow more flexibility than federal funds, the program adheres to most criteria outlined in the federal program. Under the conditions of State funding, healthcare professionals employed in Health Professional Shortages Areas (HPSAs, MHPSAs, DHPSAs), Medically Underserved Areas (MUAs), and Medically Underserved Population Areas (MUPs) can qualify for SLRP awards.

The NH SLRP prioritizes applications where 50% agency or community matching funds are available, as this leverages State funds to meet the needs of more communities. It is the responsibility of the applicant

and/or practice site to obtain matching funds through the employer or from a community-based organization. Matching funds cannot be part of the salary or bonuses that the employer would normally provide the health care provider. The SLRP requires the employer to include with the application packet a letter any hardship or extenuating circumstances if matching funds are not available. Only in rare cases will applications without matching funds be awarded SLRP contracts.

### **Tax Status of Loan Repayment Awards**

As of September 1, 2007, the State of New Hampshire no longer receives federal funding for the State Loan Repayment Program. As a result, loan repayment amounts may be subject to federal taxation. Participants should receive a 1099 IRS tax form on payment amounts. All loan repayment award recipients are strongly advised and urged to contact their own tax professional for information and advice regarding the possible tax implications specific to their personal financial circumstances and loan repayment awards. If payments are funded from a practice site to the participant for a loan repayment award, the responsibility for reporting that income to the IRS and the payee falls on the organization. Please consult with your organization on this matter.

### **Program Priorities**

In anticipation of increased State Loan Repayment applications, and to assure that the highest need areas receive priority, the RHPC Section has implemented an in-house scoring process for all State Loan Repayment applications. SLRP applications receive weighted points based on the information required in the program guidelines and application. The criteria are based on community needs; the specialty of the health professional (ability to meet the needs); the percent of the population served using sliding discount-to-fee schedules; bad debt/charity care as % of revenue by the facility; the underserved area being served; the type of facility; indebtedness of the applicant; retention or recruitment needs of the facility; language other than English that is significant to the area; and the applicant's commitment to the community. These criteria may change, as workforce needs of the State change.

As stated above, the NH SLRP prioritizes applications where 50% agency or community matching funds are available, as this leverages State funds to meet the needs of more communities. Only if funds are available, or in areas of extremely high need, will contracts be funded with less than a 50% match. These applications will be reviewed on the basis of date of submission of completed application and in-house score of that application. In addition, applicants committing to full-time employment will be prioritized higher than those where the applicant will be practicing part-time.

A participant who has completed his/her initial contract commitment with NH may request an extension if funding is available. As with initial contracts, priority usually goes to facilities and/or communities that are willing to provide matching funds and health centers in critical need of clinicians. At no time will an extension be approved if the practice site is not in a continued healthcare shortage designation area. After all priority applicants have been awarded contracts and if state funding is available, non-priority applicants will be reviewed on the basis of date of submission of completed application and in-house score of that application.

### **Application Deadlines**

State Fiscal Year: July 1<sup>st</sup>-June 30<sup>th</sup>

The NH Rural Health & Primary Care Section administers the Loan Repayment Program for health care professionals who commit to working in Federally Healthcare Designated Areas

of NH. Applications are accepted on a rolling basis and reviewed quarterly. Awards are based on the health needs of New Hampshire, provider and site eligibility, and the availability of funds.

**Quarterly Application Deadlines:**     **April 1, July 1, October 1, January 1**

Once available funds are obligated, review of applications will be postponed until new funds are made available to the program. Submitted applications not able to be funded are kept only to June 30<sup>th</sup> of the current state fiscal year, at which time the provider must reapply, in order to be considered for funding. Application forms are available online at: <http://www.dhhs.nh.gov/DHHS/RHPC/default.htm>

### **Application Process**

The Rural Health and Primary Care Section will notify all applicants within 10 business days of application receipt as to the completeness of the application. Important Note: Failure to submit any missing or incomplete information in a timely manner may impact the decision process and may result in the review of the application being carried into the next quarter. Applicants will be notified of the decision for an award after the review process is complete.

Successful applicants will be sent a Memoranda of Agreement (MOA) and contract paperwork. All participants and their employing organizations are required to sign an MOA. The participant and facility must agree that during the SLRP contract period the facility shall provide primary health care services to any individual seeking care. The SLRP participant and facility must agree not to discriminate on the basis of the patient's ability to pay for such care or on the basis that payment for such care will be made pursuant to Medicare (established in Title XVII of the Social Security Act), or Medicaid (Title XIX of such Act), or the State Children's Health Insurance Program (Title XXI of such Act). Contracts generally take a minimum of two months for approval once all required paperwork is returned to the State Loan Repayment Program.

### **Payment Information**

Payments are made directly to the participant to repay the principal and interest of any outstanding undergraduate or graduate educational loans. Once Governor and Council approve the contract, the employer is contacted to ensure that MOA and contract stipulations are being met. Payments are made three months following the effective date of the contract and quarterly thereafter for the duration of the contract. SLRP contracts have an option to renew after you have completed the initial three-year (full-time) or two-year (part-time) obligation, pending availability of funding, continued shortage designation of the practice area, the agreement of the parties, and further approval by Governor and Council. Participants should contact the SLRP before the end of the initial contract to determine the availability of a renewal contract.

#### **If you have any questions, please contact:**

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